

# EXHIBIT 18

P.O. BOX 9500  
WILKES BARRE PA 18773-9500

(888) 272-5543

Account Number: [REDACTED]

Dear [REDACTED]:

07/06/10

Thank you for reaching out to us to research options that may assist you in making payments. Below is a list of options for which you might qualify on your federal student loan(s). Once you've read it over, go online to [www.SallieMae.com](http://www.SallieMae.com) for more details and information about how to request these options.

#### Repayment Plan Options

If you're having difficulty making payments, you may be able to qualify for a different repayment plan that could help.

##### Graduated Repayment

On eligible loans, you can have reduced payments for two, three or four years (and five years for consolidation loans) with full payments of principal and interest for the remaining repayment term.

##### Extended Repayment

If you had no outstanding federal student loan(s) as of October 7, 1998, or paid off your outstanding loans before receiving a new loan after October 7, 1998, extended repayment can provide a repayment period of up to 25 years if you have a combined federal student loan balance that exceeds \$30,000. The plan allows for interest-only payments for two or four years if needed.

##### Income-Sensitive Repayment

You can base your monthly payment amount on 4%-25% of your gross monthly income. Monthly payments must cover at least monthly accrued interest and are adjusted annually.

##### Income-Based Repayment

If you meet the federal definition of a partial financial hardship, you may qualify for a reduction in your monthly payment under this plan. The reduction is based on a federal formula that considers your income and your family size.

#### How to Postpone Payments

In addition to the repayment plan options, if you need temporary relief from monthly student loan payments, you may qualify for a deferment or forbearance on your federal student loan(s).

##### Deferment

A deferment is an entitlement that allows you, if you qualify, to postpone payments on your federal student loans. For example, some deferments allow you to postpone payments on your student loans if you are in school (or your student, for a Parent PLUS loan), unemployed, experiencing financial hardship, or a member of the military service.

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NAV-01576696



**Interest:**

Interest continues to accrue during a deferment period, although in some cases the government pays the interest. If you choose not to pay the interest for which you are responsible as it accrues, the unpaid interest may be capitalized (added to the principal of your loan(s)) no more than quarterly and at the end of the deferment. While Sallie Mae's current practice is to capitalize interest only at the end of deferment, we reserve the right to capitalize interest more frequently as permitted by law. If your interest is capitalized, more interest may accrue over the life of the loan, the monthly payment amount may be higher, and more payments may be required. Call or visit us online for more information about all deferment options available to you.

**Paying during deferment:** You may make payments during the deferment period or you may request to shorten or cancel a deferment at any time by logging in to your account and emailing us, calling our toll-free number, or writing to us at the above address.

**Forbearance**

A forbearance is a period of time during which you're permitted to temporarily cease making payments or reduce the amount of the payments. Here are some specific details about forbearance:

**Interest:** You are responsible for the interest that accrues during the forbearance period. If you choose not to pay that interest as it accrues, it will be capitalized (added to the principal balance of your loan(s)). That capitalization may occur quarterly during your forbearance period and again at the end of this period. If your interest is capitalized, more interest may accrue over the life of the loan, the monthly payment amount may be higher, and more payments may be required.

**Paying during forbearance:** You may make payments during the forbearance period or you may request to shorten or cancel a forbearance at any time by logging in to your account and emailing us, calling our toll-free number, or writing to us at the above address.

Taking advantage of one of these options may assist you in making payments and may also prevent your loan(s) from going into default and incurring additional costs, including fees. For additional information on how to apply for or request any of these options, simply log into your online account. While online, you can make payments, enroll in online billing or automatic debit, review payment history, get loan

07/06/10

details, send email, or verify total payment amount due. Just visit our Web site to sign up. It's free! You're welcome to call us toll-free at 888-2-SALLIE (888-272-5543) or write to us at the above address.

#### How to Avoid Default

**Make a payment:** If you're delinquent in making your loan payments, please call us to discuss your options. Sending the entire past due amount will end delinquency notices and calls. In some cases, making a minimum payment immediately will help avoid damage to your credit record and help avoid default.

**Additional resources:** Find debt resources, repayment advice and information online at

[www.SallieMae.com/before\\_college/planning-wisely/debtsavvy](http://www.SallieMae.com/before_college/planning-wisely/debtsavvy). You may also find information at [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov), <http://mappingyourfuture.org> and [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**Other options:** You may consider consolidation. Research online for lenders who offer loan consolidation or contact the Department of Education.

We appreciate the opportunity to serve you and want to help you any way we can.

Sincerely,

Sallie Mae Customer Service

P.O. BOX 9500  
WILKES BARRE PA 18773-9500

(888) 272-5543

Account Number: [REDACTED]

Dear [REDACTED]:

08/09/11

Thank you for reaching out to us to research options that may help you make your payments. Below is a list of repayment plans for which your Federal Family Education Loan Program (FFELP) student loan(s) might qualify.

#### Repayment Plan Options

You may be able to qualify for a different repayment plan that could help you make your payments:

##### Graduated Repayment

On eligible FFELP loans, you can have reduced payments for two, three or four years (and five years for federal consolidation loans) with full payments of principal and interest for the remaining repayment term.

##### Extended Repayment

If you had no outstanding federal student loans as of October 7, 1998, or paid off your outstanding loan(s) before receiving a new loan after October 7, 1998, then extended repayment can provide a repayment period of up to 25 years on your FFELP loan(s) if your FFELP loan balance exceeds \$30,000. If you are eligible for extended repayment, then you may elect to have your payment calculated using the standard repayment method or the graduated repayment method.

##### Income-Sensitive Repayment (only applicable to FFELP loans)

You can base your monthly payment amount on 4% - 25% of your gross monthly income. Monthly payments must cover at least monthly accrued interest and are adjusted annually.

##### Income-Based Repayment

If you meet the federal definition of partial financial hardship, you may qualify for a reduction in your monthly payment under this plan. The reduction is based on a federal formula that considers your income, state of residence and your family size.

Interested in any of these repayment plans? Visit [SallieMae.com](http://SallieMae.com) to download a repayment plan application or call us toll free at 888-2-SALLIE (888-272-5543) to request one. We're here to help you Monday-Thursday, 8 a.m. to 9 p.m., and Friday, 8 a.m. to 8 p.m., ET.

#### How to Postpone Payments

In addition to the repayment plan options, if you need temporary relief from monthly student loan payments, you may qualify for a deferment or forbearance on your federal student loan(s).

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**Deferment**

A deferment is an entitlement that allows you, if you qualify, to postpone payments on your student loan(s). For example, some deferments allow you to postpone payments if you (or your student, for a Parent PLUS loan) are in school, unemployed, experiencing financial hardship, or a member of the military service. Here are some specific details about deferment:

**Interest:** Interest continues to accrue during a deferment period, and you're responsible for paying it, with the exception of any subsidized loan. If a loan is subsidized, the government pays the interest during the deferment period. We encourage borrowers to pay the interest for which they are responsible as it accrues. If the interest is not paid as it accrues, it will be capitalized (added to the principal of the loan(s)). This may occur at the end of the deferment for unsubsidized FFELP Stafford loans disbursed on or after October 7, 1998, and as often as quarterly during your deferment period and again at the end of this period for all other FFELP loans. It's important to note, if your interest is capitalized, more interest may accrue over the life of the loan, the monthly payment amount may be higher, and more payments may be required. Visit us online or call for more information about your deferment options.

**Paying during deferment:** You may make payments during the deferment period, or you may request to shorten or cancel a deferment at any time. Simply log into your account and email us, call our toll-free number, or write to us at the above address.

**Forbearance**

A forbearance is a period of time during which you're permitted to temporarily cease making payments or reduce the amount of the payments because of financial hardship. Here are some specific details about forbearance:

**Interest:** Interest accrues during the forbearance period on all FFELP loans. You're responsible for paying it. We encourage borrowers to pay the interest as it accrues. If the interest is not paid as it accrues, it will be capitalized (added to the principal of your loan(s)). This may occur as often as quarterly during the forbearance period and again at the end of this period for most FFELP loans. Unpaid interest on a FFELP Stafford loan disbursed on or after July 1, 2000 will capitalize only at the end of the forbearance period. It's important to note, if your interest is capitalized, more interest may accrue over the life of

the loan, the monthly payment amount may be higher, and more payments may be required.

**Paying during forbearance:** You may make payments during the forbearance period or you may request to shorten or cancel forbearance at any time. Simply log into your account and email us, call our toll-free number, or write to us at the above address.

Taking advantage of one of these options may help you make your payments and may also prevent your loan(s) from going into default and incurring additional costs. For additional information on how to apply for any of these options, simply log into your online account. While online, you can make payments, enroll in online billing or automatic debit, review your payment history, get loan details, send email, or verify total payment amount due. Don't have an online account? Visit [SallieMae.com](http://SallieMae.com) to create one today - it's free!

#### How to Avoid Default

**Make a payment:** If you're delinquent in making your loan payments, please call us to discuss your options. Sending the entire past due amount will end delinquency notices and calls. In some cases, making a minimum payment immediately will help avoid damage to your credit record and help avoid default.

**Additional resources:** Find debt resources, repayment advice and information online at [SallieMae.com/bedeptsavvy](http://SallieMae.com/bedeptsavvy). You may also find information at [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov), [mappingyourfuture.org](http://mappingyourfuture.org) and [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**Other options:** You may consider consolidation. To learn more about this option, visit the U.S. Department of Education at [www.loanconsolidation.ed.gov](http://www.loanconsolidation.ed.gov).

**Questions?** Visit us online at [SallieMae.com](http://SallieMae.com), or call us toll free at 888-2-SALLIE (888-272-5543). We're here to help you Monday-Thursday, 8 a.m. to 9 p.m., and Friday, 8 a.m. to 8 p.m., ET.

Sincerely,

Sallie Mae Customer Service

FORM 12/08/11

Account Number: [REDACTED]

Dear [REDACTED]:

06/25/12

**Important Information - Please Read**

**Having difficulty making your federal loan payments?**

Go to [SallieMae.com](http://SallieMae.com) to:

**Change your Repayment Plan**

- \* **Standard Repayment Plan** - Fixed monthly payments paid for 10 years.
- \* **Graduated Repayment Plan** - Lower payments at first that increase over time and paid for 10 years. Eligibility restrictions apply.
- \* **Extended Repayment Plan** - Standard or graduated payments paid up to 25 years for loan program accounts over \$30,000. Eligibility restrictions apply.
- \* **Income-Related Plans (Income-Based and Income Sensitive)** - Monthly payments that can change annually as your income changes. Eligibility restrictions apply.



**Temporarily Postpone Your Payment**

- \* **Deferment** Temporarily postpone payments on your loan(s). Eligibility restrictions apply.
- \* **Forbearance** Temporarily stop making payments or reduce the amount of payments on your loan(s) due to financial hardship. Eligibility restrictions apply.

**Looking for Another Option to Avoid Default?**

Consolidation allows you to combine several loans into a single monthly payment and may extend the period of time that you have to repay your loan(s). To learn more about this option, visit the U.S. Department of Education at [LoanConsolidation.ed.gov](http://LoanConsolidation.ed.gov)



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